

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 16, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stacey Yvette Parham
1039A Decatur St
Chesapeake, VA 23324

Case Number: 13-71413-FJS
Office Code: 2

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
No(s)/Complete EIN:
xxx-xx-7568

Attorney for Debtor(s) (name and address):
Steve C. Taylor
Law Offices of Steve C. Taylor, P.C.
133 Mt. Pleasant Road
Chesapeake, VA 23322
Telephone number: 757-482-5705

Bankruptcy Trustee (name and address):
Lawrence H. Glanzer
Crown Center, Suite 300
580 East Main Street
Norfolk, VA 23510
Telephone number: 757-622-9005

Meeting of Creditors:

Date: **May 22, 2013**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
July 22, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
600 Granby St., Room 400
Norfolk, VA 23510

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:
Toll Free 1-866-222-8029

Date: April 17, 2013

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Norfolk. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
<p>LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p>PHOTOCOPIES: May be obtained by contacting Creative Assistant at (757) 624–9990 or by fax at (757) 624–9998.</p> <p>PAYMENT OF FEES FOR NEWPORT NEWS CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; for security reasons, no cash accepted at Newport News location. Norfolk: same as above; however cash is accepted.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stacey Yvette Parham
 Debtor

Case No. 13-71413-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: jonesmoz
 Form ID: B9A

Page 1 of 3
 Total Noticed: 36

Date Rcvd: Apr 17, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2013.

db +Stacey Yvette Parham, 1039A Decatur St, Chesapeake, VA 23324-2450
 tr +Lawrence H. Glanzer, Crown Center, Suite 300, 580 East Main Street, Norfolk, VA 23510-2306
 11733698 +Aaron's, 1356 S.Military Hwy, Chesapeake, VA 23320-2514
 11733699 +Barakat Hisham, 684 Battlefield Blvd N, Ste A, Chesapeake, VA 23320-5037
 11733700 +Chesapeake Diagnostic Imaging, PO Box 1259, Dept 100365, Oaks, PA 19456-1259
 11733701 +Chesapeake General Hospital, 4417 Corporation Lane, Virginia Beach, VA 23462-3162
 11733702 +Chesapeake Regional Med Ctr, 736 N. Battlefield Blvd., Chesapeake, VA 23320-4941
 11733703 Courtesy Auto, 1208 S. Military Hwy, Chesapeake, VA 23320-2254
 11733704 Cox Communications, P.O. Box 9001087, Louisville, KY 40290-1087
 11733705 +Credit Control Corp., 11821 Rock Landing Dr., Newport News, VA 23606-4207
 11733706 +Credit Control Corp., P.O. Box 120568, Newport News, VA 23612-0568
 11733707 Credit Control Corp., P.O. Box 120570, Newport News, VA 23612-0570
 11733708 +Emporia Combined Court, P O Box 511, Emporia, VA 23847-0511
 11733709 +Equidata, 724 Thimble Shoals Blvd., PO Box 6610, Newport News, VA 23606-0610
 11733710 Geico, One Geico Plaza, Bethesda, MD 20811-0001
 11733712 +Lawrence Motors, 5200 Virginia Beach Blvd, Virginia Beach, VA 23462-1826
 11733713 +Little Joe's Autos, 1601 South Military Hwy, Chesapeake, VA 23320-2609
 11733714 +M. Richard Epps, P.C., 605 Lynnhaven Pkwy., Suite 200, Virginia Beach, VA 23452-7484
 11733715 +Medical Reimbursement of Ameri, 7105 Moore's Lane, Brentwood, TN 37027-2840
 11733717 +Optima, 4417 Corporation Lane, Virginia Beach, VA 23462-3162
 11733718 +SE Emergency Physicians, P.O. Box 740023, Cincinnati, OH 45274-0023
 11733719 Sentara, P.O. Box 791168, Baltimore, MD 21279-1168
 11733720 Sentara Collections, P.O. Box 79698, Baltimore, MD 21279-0698
 11733721 +Sentara Health, 4417 Corporation Lane, Virginia Beach, VA 23462-3162
 11733722 +Sentara Healthcare, P.O. Box 1875, Norfolk, VA 23501-1875
 11733723 +Sentara Healthcare, P.O. Box 2200, Norfolk, VA 23501-2200
 11733724 +Sentara Leigh, P.O. Box 79698, Baltimore, MD 21279-0698
 11733725 Sentara Medical, PO Box 791168, Baltimore, MD 21279-1162
 11733726 +Sentara Medical Group, P.O. Box 179, Norfolk, VA 23501-0179
 11733728 +The Group for Women, 880 Kempsville Rd., Suite 2200, Norfolk, VA 23502-3990
 11733729 +Total Care for Women, 612 Kingsborough Sq, Chesapeake, VA 23320-5054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcyattorney@call54legal.com Apr 18 2013 02:52:36 Steve C. Taylor,
 Law Offices of Steve C. Taylor, P.C., 133 Mt. Pleasant Road, Chesapeake, VA 23322
 11733711 E-mail/Text: betty@jlwalston.com Apr 18 2013 03:03:09 J.L. Walston & Assoc,
 326 South Main Street, Emporia, VA 23847-2028
 11733716 E-mail/Text: mwicbk@gmail.com Apr 18 2013 03:01:04 Michael Wayne Investments,
 6348 E. Virginia Beach Blvd., Norfolk, VA 23502-0000
 11733727 +E-mail/Text: danapier@sentara.com Apr 18 2013 03:01:03 Sentara Medical Group,
 633 Battlefield Blvd, Ste 300, Chesapeake, VA 23322-4800
 11733730 +E-mail/Text: ebankruptcy@woodforest.com Apr 18 2013 03:22:02 Woodforest, P.O. Box 7889,
 Spring, TX 77387-7889

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-8

User: jonesmoz
Form ID: B9A

Page 2 of 3
Total Noticed: 36

Date Rcvd: Apr 17, 2013

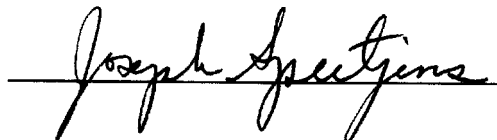
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0422-8

User: jonesmoz
Form ID: B9A

Page 3 of 3
Total Noticed: 36

Date Rcvd: Apr 17, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2013 at the address(es) listed below:

Lawrence H. Glanzer trustee@rlglegal.com, va35@ecfcbis.com;margaret@rlglegal.com
Steve C. Taylor on behalf of Debtor Stacey Parham bankruptcyattorney@call154legal.com,
bkparalegal@call154legal.com

TOTAL: 2